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Insurers can ease burden of weather-related claims

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A new service from the Met Office is designed to help insurance companies improve their service regarding weather-related claims.

Traditionally, insurers have had to rely on weather observations from a limited network and estimating the weather in between. ClaimCheck™, backed by innovative use of computer modelling, builds a detailed picture of weather for any given hour right across the country at a resolution of 2 km, mapped to individual postcode sectors.

Commenting on these developments, Met Office senior scientist, Simon Jackson, said: "We use a wide variety of observing instruments such as satellites and rainfall radar, as well as physical models to build a more complete picture of the weather. Over 10 million of these 'modelled weather analyses' are used each day to supplement the traditional observing network."

Impacts from severe weather are expected to increase as our climate changes, with a coincidental increase in weather-related property damage and claims. ClaimCheck™ allows insurers to manage their claims - helping them provide a clearer, quicker and fairer service for their customers. Designed around an easy-to-use database, ClaimCheck™ requires only a postcode and date to provide all the relevant weather information needed to assess a claim.

Cathy Durston, head of Met Office Consulting, says this scientific capability is unique to the Met Office, stating: "We have for some time recognised the problem caused by the limitations of traditional observing networks. The practice of interpolating conditions based on limited observations is unsound because of influences such as mountains and other geographic features on the weather. ClaimCheck™ plugs the gaps in weather reports, providing insurers with the same quality information as used by our forecasters."

Notes:

- The Met Office provides a number of products to help the finance and insurance sector, including European forecasts over a range of timescales for energy trading and demand modelling, historical weather observations data for model calibration and extreme events, warnings services for extreme weather, and consultancy for investment projects and climate change adaptation strategies.
- Typically the processing techniques used for ClaimCheck™ use around 70,000 observations each hour, with 1,000 surface observations being augmented by observations from satellites, aircraft and upper-air stations, plus over 400,000 rainfall radar observations at a resolution of 2 km.